

AMY J. PATTILLO, Patent Attorney
P.O. Box 161327 - AUSTIN, TEXAS 78716
FAX # 512-306-0417

DATE: 4/3/2006

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Docket No. AUS92001844US1 Serial No. 10/022,165 Atty: AJP

Applicant: BROWN ET AL

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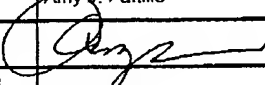
32

Application Number	10/022,165
Filing Date	12/17/2001
First Named Inventor	Michael Wayne Brown
Art Unit	2643
Examiner Name	Tieu, Binh Klen
Attorney Docket Number	AUS920010844US1

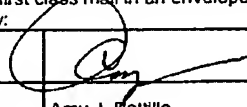
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
Michael Wayne Brown et al.
Serial No: 10/022,165
Filed: 12/17/2001

Title: PROVIDING ACCOUNT USAGE
FRAUD PROTECTION

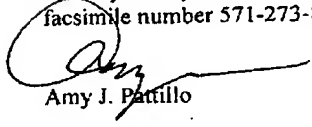
Docket Number: AUS920010844US1

Before Examiner:
BINH TIEU
Group Art Unit: 2643

IBM Corporation
c/o Amy J. Pattillo
P.O. Box 161327
Austin, TX 78716
512-402-9820

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Amy J. Pattillo

4/3/2006
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10/022,165
Atty Docket: AUS920010844US1

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A. INTRODUCTORY COMMENTS

Responsive to the Office Action of January 3, 2006, with a 3 month shortened statutory period for reply, Applicants file an amendment and response. Applicants respectfully request entry of the amendment and reconsideration of the outstanding rejections and reexamination of the present application in light of the following amendments and remarks.

Amendments to the Specification begin on page 3.

Amendments to the Claims begin on page 6.

Arguments begin on page 15.

10/022,165
Atty Docket: AUS920010844US1

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